

Information to identify the case:

Debtor 1	<u>Martin Krutolow</u>	Social Security number or ITIN	xxx-xx-3964
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Southern District of New York			
Case number:	23-11999-jpm		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 12/13/23; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Kenneth Silverman is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

3/12/24

By the court: John P. Mastando III
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Martin Krutolow
Debtor

Case No. 23-11999-jpm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: admin

Page 1 of 4

Date Rcvd: Mar 12, 2024

Form ID: 155new

Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2024:

Recip ID	Recipient Name and Address
db	+ Martin Krutolow, 1641 3rd Ave Apt 29F, New York, NY 10128-3633
8247402	+ Ace Natural, 257 East Sandford Blvd, Mount Vernon, NY 10550-4623
8247403	+ Allied Interstate, PO Box 5002, Fogelsville, PA 18051-5002
8247404	+ AmTrust, 59 Maiden Lane 43 Fl, New York, NY 10038-4639
8247408	+ Bio Energy Dev Corp, 26-50 Brooklyn Queens Expy W., Woodside, NY 11377-7822
8247410	Carol Dolgon-Krutolow, 1613 3rd Ave, New York, NY 10128
8247412	+ Cintas, 325 Corporate Blvd S, Yonkers, NY 10701-6864
8247415	+ Cloud Kitchens, 40-04 Skillman LIC LLC, 40-05 Skillman Ave, Sunnyside, NY 11104-3203
8247417	+ ConEd, Attn: Law Department, 4 Irving Place Rm 1875, New York, NY 10003-3502
8247418	+ Cornerstone Mgmt Systems, Inc, 271 Madison Ave Suite 800, New York, NY 10016-1005
8247419	+ Cosme Plumbing & Heating Corp, 221 Bruckner Blvd, Bronx, NY 10454-1819
8247420	+ Crown Cold Storage, 640 Parkside Ave Suite 301, Brooklyn, NY 11226-8414
8247424	+ Dot Foods, 301 American Blvd, Bear, DE 19701-4932
8247425	+ Everett HVAC & Construction, 1615 DEAN STREET SUITE 5C, Brooklyn, NY 11213-1743
8247426	+ Foxship Bakery, 1735 W Diversey Pkwy Apt 218, Chicago, IL 60614-9386
8247427	+ Fundomate Technologies, Inc, 300 Continental Blvd Ste 410, El Segundo, CA 90245-5053
8247428	+ Goldstein & Loggia CPAs LLC, 707 Tennent Rd, Englishtown, NJ 07726-3127
8247429	+ Hartford Insurance, 690 Asylum Ave, Hartford, CT 06155-0002
8247433	+ Jemjac Ent., 1002 Pleasant Hill Rd, Orange, CT 06477-1116
8247435	+ LIC Vegan LLC, 1641 3rd Ave, Unit 29FE, New York, NY 10128-3623
8247436	+ Lilly's Vegan Pantry, 213 Hester St, New York, NY 10013-4966
8247440	+ MVW 27, LLC, 97 Lexington Ave Store 1, New York, NY 10016-8919
8247437	+ Manhattan Fire and Safety, 242 W 30th St, New York, NY 10001-4903
8247438	+ Millennium Business Consulting, Inc., 450 7th Ave Suite 1503, New York, NY 10123-1505
8247439	+ Mountain Air Roasters Coffee, 126 N 7th St, Grand Junction, CO 81501-3524
8247441	+ My Parking Sign, 300 Cadman Plaza West Suite 1303, Brooklyn, NY 11201-3226
8247443	+ NY State Division of Taxation, Bankruptcy/Special Procedures Section, Po Box 5300, Albany, NY 12205-0300
8247444	+ NY State Unemployment Insurance, PO Box 4301, Binghamton, NY 13902-4301
8247442	+ New Yorker Bagels, 34-20 12th St, LIC, NY 11106-5009
8247446	+ Pearl Sci-Tec Bottling, 26 East St., Ansonia, CT 06401-3121
8247447	Public Storage, 2401 BQE Unit A492, Woodside, NY 11377
8247448	+ Rapid Air Refrigeration, 645 Saw Mill River Rd., Ardsley, NY 10502-2128
8247449	+ Rauch Milliken, 4400 Trenton St., Metairie, LA 70006-6550
8247450	+ Restaurant Depot, Jetro Cash & Carry Enterprises, LLC, 1710 Whitestone Expressway, Whitestone, NY 11357-3054
8247452	+ Share Bite, 205 Hudson St, New York, NY 10013-1803
8247453	+ Sign World, 1194 Utica Ave, Brooklyn, NY 11203-5997
8247454	Smart Sense by Digi, 86 Lincoln Street, 9th Floor, Boston, MA 02111
8247456	+ State of NY - Worker's Comp Board, Bureau of Compliance, PO Box Box 5200, Binghamton, NY 13902-5200
8247457	+ Strategic Tax Planning, PO Box 1828, Annapolis, MD 21404-1828
8247458	+ Swift Capital, 2211 North First Street, San Jose, CA 95131-2021
8247461	+ Taylor Grill, 750 North Blackhawk Boulevard, Rockton, IL 61072-2104
8247462	To Life Water, 924 50th St., Brooklyn, NY 11219-3309
8247463	+ Travellers Insurance, 1 Tower Square, Hartford, CT 06183-0002
8247464	U-Haul, PO Box 21502, Phoenix, AZ 85036-1502

District/off: 0208-1

User: admin

Page 2 of 4

Date Rcvd: Mar 12, 2024

Form ID: 155new

Total Noticed: 76

8247466 + US Liability, 1190 Devon Park Dr, Wayne, PA 19087-2191
8247469 + VegOut Media LLC, 3550 Jasmine Ave Apt 9, Los Angeles, CA 90034-4988
8247468 #+ Vegan ReGrub LLC, 134 E 27th St Apt 29FE, New York, NY 10016-9090
8247471 Yeshaya Gorkin, PO Box 605, New York, NY 10038
8247472 + Zelin & Associates, 555 8th Ave Suite 2203, New York, NY 10018-4346

TOTAL: 49

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Mar 12 2024 19:08:00	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ Email/Text: DOFBankruptcy@finance.nyc.gov	Mar 12 2024 19:08:00	New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Mar 12 2024 19:08:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: USANYS.Bankruptcy@usdoj.gov	Mar 12 2024 19:08:00	United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
8247405	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 12 2024 19:08:00	APPLE CARD/GS BANK USA, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-0001
8247406	+ EDI: CINGMIDLAND.COM	Mar 12 2024 23:08:00	AT&T, PO Box Box 537104, Atlanta, GA 30353-7104
8247407	+ EDI: TSYS2	Mar 12 2024 23:08:00	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
8247409	+ EDI: CAPITALONE.COM	Mar 12 2024 23:08:00	CAPITAL ONE, Attn: Bankruptcy, PO Box Box 30285, Salt Lake City, UT 84130-0285
8247411	+ Email/Text: jpaige@cfgms.com	Mar 12 2024 19:08:00	CFG Merchant Solutions, LLC, 180 Maiden Lane 15th Fl, New York, NY 10038-5150
8247413	^ MEBN	Mar 12 2024 19:03:30	CITIZENS BANK, 6 CORPORATE DR, SHELTON, CT 06484-6270
8247414	Email/Text: bky@clicklease.com	Mar 12 2024 19:08:00	Clicklease, 1182 W 2400 S, West Valley City, UT 84119
8435746	+ Email/Text: EAGBankruptcy@coned.com	Mar 12 2024 19:08:00	CONSOLIDATED EDISON COMPANY OF NEW YORK INC, BANKRUPTCY GROUP - EAG, 4 IRVING PLACE 9TH FLOOR, NEW YORK, NY 10003-3502
8247416	Email/Text: OpsServicing@concertocard.com	Mar 12 2024 19:08:00	Concerto Card Co, PO Box 200057, Dallas, TX 75320-0057
8247421	+ EDI: MAXMSAIDV	Mar 12 2024 23:08:00	DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DR, RESTON, VA 20190-5287
8247423	EDI: DISCOVER	Mar 12 2024 23:08:00	DISCOVER BANK, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
8247430	Email/Text: headwaybnc@enova.com	Mar 12 2024 19:07:00	Headway Capital, 175 W Jackson Blvd Suite 1000, Chicago, IL 60604
8247431	+ EDI: IRS.COM	Mar 12 2024 23:08:00	IRS, Attn: Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
8247434	EDI: JPMORGANCHASE	Mar 12 2024 23:08:00	JPMCB - CARD SERVICE, PO BOX 15369, WILMINGTON, DE 19850
8247422	Email/Text: EBN@Mohela.com	Mar 12 2024 19:08:00	DEPT OF ED/MOHELA, PO Box 790233, St.

District/off: 0208-1

User: admin

Page 3 of 4

Date Rcvd: Mar 12, 2024

Form ID: 155new

Total Noticed: 76

8247445	Email/Text: Bankruptcy@swiftcapital.com	Mar 12 2024 19:08:00	Louis, MO 63179 PayPal Business Loan, c/o Swift Financial, 3505 Silverstone Rd 7th Fl, Wilmington, DE 19810
8247451	+ EDI: SALLIEMAEBANK.COM	Mar 12 2024 23:08:00	SALLIE MAE BANK INC, PO BOX 3229, WILMINGTON, DE 19804-0229
8247455	+ Email/Text: dl-csgbankruptcy@charter.com	Mar 12 2024 19:08:00	Spectrum Business, 400 Atlantic St, Stamford, CT 06901-3512
8247459	+ EDI: SYNC	Mar 12 2024 23:08:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
8247460	+ Email/Text: HARVEY.CHARNELLE@METRONY.SYSCO.COM	Mar 12 2024 19:08:00	Sysco Metro NY, 20 Theodore Conrad Dr, Jersey City, NJ 07305-4614
8247467	+ Email/Text: bankruptcyntices@sba.gov	Mar 12 2024 19:07:00	US Small Business Administration, 409 3rd St., SW, Washington, DC 20416-0005
8247465	+ Email/Text: arbankruptcy@uline.com	Mar 12 2024 19:08:00	Uline, 12575 Uline Drive, Pleasant Prairie, WI 53158-3686
8247470	+ EDI: WFFC2	Mar 12 2024 23:08:00	WELLS FARGO CARD SER, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
8247432	*+	IRS, Attn: Centralized Insolvency, PO Box Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2024 at the address(es) listed below:

Name	Email Address
Kenneth Silverman	longisland-filings@rimonlaw.com docketingtrustee@rimonlaw.com,ecf.alert+silvermanNYSB@titlexi.com
Scott J. Goldstein	on behalf of Debtor Martin Krutolow scott@wg-attorneys.com goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net;sgoldste0279@recap.email
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

District/off: 0208-1

User: admin

Page 4 of 4

Date Rcvd: Mar 12, 2024

Form ID: 155new

Total Noticed: 76

TOTAL: 3